

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SANTIAGO HERNANDEZ
DENISE HERNANDEZ
Debtor(s)

Case No. 05-28004

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/14/2005.
- 2) The plan was confirmed on 10/07/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/14/2009.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$88,700.00.
- 10) Amount of unsecured claims discharged without payment: \$19,102.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,407.00
Less amount refunded to debtor	\$7.00

NET RECEIPTS: **\$26,400.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,394.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,206.73
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,600.73**

Attorney fees paid and disclosed by debtor: \$306.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSOC ANESTHESIOLOGISTS JOLIET	Unsecured	86.40	NA	NA	0.00	0.00
CARDIOLOGY INTERPRETATION II	Unsecured	2.41	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL I	Unsecured	192.92	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	423.04	423.04	423.04	316.72	0.00
CREDITORS COLLECTION BUREAU	Unsecured	405.00	NA	NA	0.00	0.00
DELL PREFERRED ACCT	Unsecured	1,922.56	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	302.79	338.01	338.01	253.06	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,215.00	2,215.48	2,215.48	1,658.66	0.00
FOX VALLEY CHILDREN MEDICINE	Unsecured	1,874.50	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	810.71	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Secured	12,777.80	12,777.80	12,777.80	12,777.80	1,338.02
HSBC AUTO FINANCE	Unsecured	NA	236.96	236.96	177.40	0.00
INTERNAL MEDICINE & FAMILY	Unsecured	10.00	NA	NA	0.00	0.00
JOLIET RADIOLOGICAL SERVICE	Unsecured	16.31	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	192.82	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	354.76	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	224.27	NA	NA	0.00	0.00
MRSI	Unsecured	77.32	NA	NA	0.00	0.00
MRSI	Unsecured	450.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	496.70	456.57	456.57	341.82	0.00
PRAIRIE EMERGENCY SERVICE	Unsecured	21.40	NA	NA	0.00	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	3,667.93	NA	NA	0.00	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	323.65	NA	NA	0.00	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	2,786.56	NA	NA	0.00	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	405.00	NA	NA	0.00	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	366.80	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	133.72	133.72	100.11	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,481.93	1,516.93	1,516.93	1,135.68	0.00
RISK MANAGEMENT ALTERNATIVES	Unsecured	72.34	NA	NA	0.00	0.00
SUBURBAN LUNG ASSOC	Unsecured	46.44	NA	NA	0.00	0.00
VISA	Unsecured	3,455.57	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO HOME MORT	Secured	4,700.00	4,700.00	4,700.00	4,700.00	0.00
WELLS FARGO HOME MORT	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,700.00	\$4,700.00	\$0.00
Debt Secured by Vehicle	\$12,777.80	\$12,777.80	\$1,338.02
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$17,477.80	\$17,477.80	\$1,338.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$5,320.71	\$3,983.45	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,600.73</u>	
Disbursements to Creditors	<u>\$22,799.27</u>	
TOTAL DISBURSEMENTS :		<u>\$26,400.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.